

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

HOWARD LAWSON BABENDREIER

Case No.: 1-16-04581-HWV

Chapter 13

Debtor(s)

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	LOANCARE, LLC
Court Claim Number:	11
Last Four of Loan Number:	347A Smoketown - PRE-ARREARS - 3935
Property Address if applicable:	347A SMOKETOWN RD,, HANOVER, PA17331

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$19,992.40
b. Prepetition arrearages paid by the Trustee:	\$19,992.40
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$13,580.34
f. Postpetition arrearages paid by the Trustee:	\$13,580.34
g. Total b, d, f:	\$33,572.74

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: February 1, 2022

Respectfully submitted,

s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: LOANCARE, LLC

Court Claim Number: 11

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1192646	10/10/2018	\$115.00	\$0.00	\$115.00
5200	1194025	11/08/2018	\$411.79	\$0.00	\$411.79
5200	9005564	12/13/2018	\$332.81	\$0.00	\$332.81
5200	9005651	01/10/2019	\$477.07	\$0.00	\$477.07
5200	9005735	02/07/2019	\$603.18	\$0.00	\$603.18
5200	9006073	06/06/2019	\$285.75	\$0.00	\$285.75
5200	9006160	07/11/2019	\$736.21	\$0.00	\$736.21
5200	9006249	08/07/2019	\$588.97	\$0.00	\$588.97
5200	9006341	09/26/2019	\$897.38	\$0.00	\$897.38
5200	9006431	10/10/2019	\$462.61	\$0.00	\$462.61
5200	9006513	11/07/2019	\$590.25	\$0.00	\$590.25
5200	9006602	12/12/2019	\$737.82	\$0.00	\$737.82
5200	9006693	01/16/2020	\$183.79	\$0.00	\$183.79
5200	9006785	02/13/2020	\$737.82	\$0.00	\$737.82
5200	9006877	03/12/2020	\$590.25	\$0.00	\$590.25
5200	9007031	04/14/2020	\$737.82	\$0.00	\$737.82
5200	9007226	05/06/2020	\$427.02	\$0.00	\$427.02
5200	9007454	06/02/2020	\$569.37	\$0.00	\$569.37
5200	9007737	07/07/2020	\$711.71	\$0.00	\$711.71
5200	9008035	08/12/2020	\$711.70	\$0.00	\$711.70
5200	9008357	09/17/2020	\$711.71	\$0.00	\$711.71
5200	9008675	10/15/2020	\$569.36	\$0.00	\$569.36
5200	9008950	11/03/2020	\$431.78	\$0.00	\$431.78
5200	9009230	12/10/2020	\$722.64	\$0.00	\$722.64
5200	9009758	01/19/2021	\$587.78	\$0.00	\$587.78
5200	9010054	02/17/2021	\$881.67	\$0.00	\$881.67
5200	9010357	03/17/2021	\$587.77	\$0.00	\$587.77
5200	9010641	04/15/2021	\$587.78	\$0.00	\$587.78
5200	9010925	05/18/2021	\$587.78	\$0.00	\$587.78
5200	9011200	06/16/2021	\$607.14	\$0.00	\$607.14
5200	9011464	07/14/2021	\$758.93	\$0.00	\$758.93
5200	9011730	08/18/2021	\$758.93	\$0.00	\$758.93
5200	9011994	09/14/2021	\$607.14	\$0.00	\$607.14
5200	9012497	11/16/2021	\$561.63	\$0.00	\$561.63
5200	9012990	01/19/2022	\$122.04	\$0.00	\$122.04

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on February 1, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

GARY J. IMBLUM, ESQUIRE  
4615 DERRY STREET  
HARRISBURG PA, 17111-

SERVED ELECTRONICALLY

COMMUNITY LOAN SERVICING, LLC  
4425 PONCE DE LEON BLVD, 5TH FLOOR  
CORAL GABLES, FL, 33146

SERVED BY 1<sup>ST</sup> CLASS MAIL

HOWARD LAWSON BABENDREIER  
347A SMOKETOWN RD  
HANOVER, PA 17331

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 1, 2022

s/ Donna Schott  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com